



1           7.     An apparatus comprising:  
 2           means for initiating a transaction between an access device and a primary  
 3 merchant;  
 4           means for creating a secure link between the primary merchant and at  
 5 least one ancillary merchant;  
 6           means for exchanging consumer information automatically between the  
 7 primary and ancillary merchant; and  
 8           means for completing the transaction by the ancillary merchant.

1           8.     The apparatus of claim 7, further comprising:  
 2           means for referring the transaction to the ancillary merchant and enabling  
 3 the ancillary merchant to complete the transaction.

1           9.     A machine readable medium having embodied thereon sequences  
 2 of instructions, which when executed by a processing system, cause the system  
 3 to perform the acts of:  
 4           initiating a transaction between an access device and a primary merchant;  
 5           creating a secure link between the primary merchant and at least one  
 6 ancillary merchant;  
 7           exchanging consumer information automatically between the primary  
 8 and ancillary merchant; and  
 9           completing the transaction by the ancillary merchant.

1           10.    The medium of claim 9, further comprising:  
 2           referring the transaction to the ancillary merchant and enabling the  
 3 ancillary merchant to complete the transaction.

1           11.    The medium of claim 9, further comprising:  
 2           delivering an electronic receipt communicating purchase activity to the  
 3 consumer.

1           12.    The medium of claim 9, further comprising:  
2           arranging for delivery of the purchased item directly from the ancillary  
3 merchant to the consumer.

1           13.    The medium of claim 9, wherein the executed instructions cause  
2 the system to gather all necessary information from the access device to  
3 complete the transaction, thereby not requiring the consumer to provide any  
4 additional information.

1           14.    The medium of claim 9, wherein the executed instructions cause  
2 the system to collect a referral fee from the ancillary merchant that completes  
3 said transaction with the access device.

1           15.    An apparatus comprising:  
2           an initiator to initiate a transaction between an access device and a  
3 primary merchant;  
4           a creator to create a secure link between the primary merchant and at  
5 least one ancillary merchant;  
6           an exchanger to exchange consumer information automatically between  
7 the primary and ancillary merchant; and  
8           a completer to complete the transaction by the ancillary merchant.

1           16.    The apparatus of claim 15, further comprising:  
2           a referrer to refer the transaction to the ancillary merchant and enabling  
3 the ancillary merchant to complete the transaction.

1           17.    The apparatus of claim 15, further comprising:  
2           a deliverer to deliver an electronic receipt communicating purchase  
3 activity to the consumer.

1           18.    The apparatus of claim 15, further comprising:  
2           an arranger to arrange delivery of the purchased item directly from the  
3   ancillary merchant to the consumer.

1           19.    The apparatus of claim 15, further comprising:  
2           a collector to collect a referral fee from the ancillary merchant that  
3   completes said transaction with the access device.

80398.P400